

UNITED STATES BANKRUPTCY COURT  
Eastern District Of California (Fresno Division Office )

FILED

10/15/03

CLERK, U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA  
fres

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

**A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/09/03.**

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations.

Debtor's (and Joint Debtor's) Name(s) and Address(es):

David Cesena

1937 W ORIOLE ST  
VISALIA, CA 93291

**Case Number: 03 - 19262-B-7**

Social Security/Taxpayer ID No(s):  
563-64-2696 (Debtor)

Attorney for Debtor(s) (name and address):

Bankruptcy Trustee (name and address):  
Robert A. Hawkins

1849 N Helm #110  
Fresno, CA 93727

Telephone number:

Telephone number: 559-255-0555

### Meeting of Creditors:

Date: November 10, 2003 Time: 02:30 pm Location: Fresno Fed Bldg Room 2114.  
U.S. Bankruptcy Court (Fresno)  
Federal Building Room 2114  
1130 O St.  
Fresno, CA

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**  
01/09/04

**Deadline to Object to Exemptions:**  
**Thirty (30) days after the conclusion of the meeting of creditors.**

### Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

**Do Not File A Proof of Claim Unless You Receive a Notice To Do So.**

Address of the Bankruptcy Clerk's Office:

Fresno Division Office  
1130 O Street, Room 2656  
Fresno, CA 93721

Telephone number: (559) 498-7217

Website: <http://www.caeb.uscourts.gov>

**For the Court:**

Richard G. Heltzel, Clerk  
U.S. Bankruptcy Court

Hours Open: Monday - Friday 9:00 AM - 4:00 PM

Date: 10/15/03

## EXPLANATIONS

FORM B9A(7/98)

Filing of Chapter 7 Bankruptcy Case	<b>A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.</b>
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p><b>Important Notice to Individual Debtors:</b> The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to do so may result in a motion to dismiss your case.</i></p>
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
<b>---Refer to Other Side For Important Deadlines and Notices---</b>	

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0972-1  
Case: 03-19262

User: autof  
Form ID: 258

Page 1 of 1  
Total Served: 13

Date Rcvd: Oct 15, 2003

The following entities were served by first class mail on Oct 17, 2003.

db	Cesena, David,	1937 W ORIOLE ST,	VISALIA, CA 93291
tr	Hawkins, Robert A.,	1849 N Helm #110,	Fresno, CA 93727
6685694	CITIBANK SOUTH DAKOTA NA,	ARTHUR W SHWACHMAN ESQ,	1445 HUNTINGTON DR, SUITE 300, SOUTH PASADENA CA 91030
6685695	DISCOVER CARD,	DISCOVER FINANCIAL SERVC,	POST OFFICE BOX 15251, WILMINGTON DE 19886
6685701	DISCOVER CARD,	POST OFFICE BOX 3007,	NEW ALBANY OH 43054
6685700	DISCOVER CARD,	POST OFFICE BOX 3008,	NEW ALBANY OH 43054
6685702	ESKANOS ADLER,	ATTORNEYS AT LAW,	2325 CLAYTON RD, CONCORD CA 94520
6685696	FIRST USA BANK ONE,	TRIADVANTAGE CREDIT SVCS,	1160 CENTRE POINTE DR, SUITE 1, MENDOTA HEIGHTS MN 55120
6685697	FIRST USA BANK ONE DELWR,	CARDMEMBER SERVICES,	POST OFFICE BOX 50882, HENDERSON NV 89016-0882
6685703	+MANN BRACKEN LLC,	ATTORNEYS AT LAW,	229 PEACHTREE ST NE, SUITE 700, ATLANTA GA 30303-1605
6685698	UNION 76,	POST OFFICE BOX 52202,	PHOENIX AZ 85072-2202
6685699	WELLS FARGO CARD SERVICE,	POST OFFICE BOX 30086,	LOS ANGELES CA 90030
6685704	WELLS FARGO CARD SERVICE,	POST OFFICE BOX 522,	DES MOINES IA 50302

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Oct 17, 2003

Signature:

